

NEWBRIDGE BANCORP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1076002	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,945	\$1,805	-7.2%		
Loans	\$1,463	\$1,338	-8.6%		
Construction & development	\$177	\$146	-17.7%		
Closed-end 1-4 family residential	\$346	\$325	-6.0%		
Home equity	\$235	\$230	-2.2%		
Credit card	\$7	\$8	4.5%		
Other consumer	\$57	\$37	-35.0%		
Commercial & Industrial	\$153	\$132	-13.9%		
Commercial real estate	\$435	\$411	-5.4%		
Unused commitments	\$317	\$296	-6.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$117	\$101	-14.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$197	\$214	8.7%		
Cash & balances due	\$45	\$29	-35.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$15	\$56	273.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$10	\$69	590.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,765	\$1,623	-8.0%		
Deposits	\$1,509	\$1,459	-3.3%		
Total other borrowings	\$239	\$149	-37.7%		
FHLB advances	\$165	\$113	-31.8%		
Equity					
Equity capital at quarter end	\$180	\$182	1.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	9.3%	--		
Tier 1 risk based capital ratio	10.4%	11.4%	--		
Total risk based capital ratio	11.7%	12.7%	--		
Return on equity ¹	0.1%	2.9%	--		
Return on assets ¹	0.0%	0.3%	--		
Net interest margin ¹	3.7%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	63.1%	66.5%	--		
Loss provision to net charge-offs (qtr)	64.5%	40.5%	--		
Net charge-offs to average loans and leases ¹	2.3%	3.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.7%	11.4%	3.0%	1.5%	--
Closed-end 1-4 family residential	3.2%	3.3%	0.5%	0.4%	--
Home equity	0.5%	0.7%	0.2%	0.2%	--
Credit card	0.4%	0.3%	0.1%	0.8%	--
Other consumer	1.8%	1.2%	1.2%	1.0%	--
Commercial & Industrial	2.0%	1.3%	0.5%	1.1%	--
Commercial real estate	4.4%	1.7%	0.1%	0.1%	--
Total loans	3.9%	3.2%	0.7%	0.9%	--